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ATTORNEY FOR
DEBTOR

The following constitutes
the order of the court. Signed July 16, 2015

A handwritten signature in black ink, reading "Stephen L. Johnson", is written over a horizontal line.

Stephen L. Johnson
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

CASE NO.:15-51540SLJ

TERESA JIMENEZ,

CHAPTER 13

Debtor.

ORDER VALUING LIEN OF REAL TIME RESOLUTIONS

On June 18, 2015, Debtors filed a Motion to Value Lien of Real Time Resolutions (hereinafter Lienholder) against the property commonly known as 23 Jeannette Way, Watsonville, CA 95076, and more fully described in Exhibit "A" attached hereto, which lien was recorded in Santa Cruz County on or about October 12, 2005, as document 2005-0071688 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtor's motion, the court hereby orders as follows:

1. For purposes of Debtor's Chapter 13 plan only, the Lien is valued at zero, Real Time Resolutions does not have a secured claim, and the Lien may not be enforced,

1 pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

2 2. This order shall become part of Debtor's confirmed Chapter 13 plan.

3 3. Upon entry of a discharge in Debtor's Chapter 13 case, the Lien shall be voided
4 for all purposes, and upon application by Debtor, the court will enter an appropriate form
5 of judgment voiding the Lien.

6 4. If Debtor's Chapter 13 case is dismissed or converted to one under another
7 chapter before Debtor obtains a discharge, this order shall cease to be effective and the
8 Lien shall be retained to the extent recognized by applicable nonbankruptcy law and upon
9 application by the Lienholder, the court will enter an appropriate form of order restoring
10 the Lien.

11 5. Except as provided by separate, subsequent order of the court, the Lien may not
12 be enforced so long as this order remains in effect.

13 ***END OF ORDER***

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COURT SERVICE LIST

Electronically mailed to ECF registered participants.

EXHIBIT A

The land referred to is situated in the County of Santa Cruz, City of Watsonville, State of California, and is described as follows:

Lot 86, as the same is shown upon that certain map entitled, "Tract No. 560, Pajaro Valley Community, Unit No. 3", filed for record June 10, 1977 in Map Book 64, Page 66, Santa Cruz County Records.